

Fill in this information to identify the case:

Debtor 1 Ida Walls  
Debtor 2 \_\_\_\_\_  
(Spouse, if filing)  
United States Bankruptcy Court for the : Northern District of Mississippi  
(State)  
Case number 20-12602-JDW

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: The Bank of New York Mellon, as Indenture Trustee, for Mid-State Capital Corporation 2006-1 Trust Court claim no. (if known): 4

Last four digits of any number you use to identify the debtor's account: XXXXXX0236

Date of payment change: 9/5/2021  
Must be at least 21 days after date of this notice

New total payment: \$813.09  
Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtor's escrow account payment?

☐ No

☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: \_\_\_\_\_

Current escrow payment: \$ 139.27

New escrow payment: \$ 139.03

Part 2: Mortgage Payment Adjustment

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate in the debtor's variable-rate account?

☒ No

☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: \_\_\_\_\_

Current interest rate: %

New interest rate: %

Current principal and interest payment: \$ \_\_\_\_\_

New principal and interest payment: \$ \_\_\_\_\_

Part 3: Other Payment Change

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

☒ No

☐ Yes. Attach a copy of any documents describing the basis for the change, such as repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: \_\_\_\_\_

Current mortgage payment: \$ \_\_\_\_\_

New mortgage payment: \$ \_\_\_\_\_

Debtor 1

Ida Walls

First Name Middle Name Last Name

Case number (if known) 20-12602-JDW

**Part 4:**

**Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☐ I am the creditor.

☒ I am the creditor's authorized agent

**I declare under penalty of perjury that the information provided in this Notice is true and correct to the best of my knowledge, information, and reasonable belief.**

X /s/Daniel Ross Date 7/22/2021  
Signature

Print: Daniel Ross Title Authorized Agent for Creditor  
First Name Middle Name Last Name

Company McCalla Raymer Leibert Pierce, LLC

Address 1544 Old Alabama Road  
Number Street  
Roswell GA 30076  
City State ZIP Code

Contact phone 425-458-3378 Email Daniel.Ross@mccalla.com

In Re:

Ida Walls

Bankruptcy Case No.: 20-12602-JDW

Chapter: 13

Judge: Jason D. Woodard

CERTIFICATE OF SERVICE

I, Daniel Ross, of McCalla Raymer Leibert Pierce, LLC, 1544 Old Alabama Road, Roswell, GA 30076, certify:

That I am, and at all times hereinafter mentioned, was more than 18 years of age;

That on the date below, I caused to be served a copy of the within NOTICE OF MORTGAGE PAYMENT CHANGE filed in this bankruptcy matter on the following parties at the addresses shown, by regular United States Mail, with proper postage affixed, unless another manner of service is expressly indicated:

Ida Walls  
1062 Bubba Taylor Rd  
Byhalia, MS 38611

Robert Hudson Lomenick, *(served via ECF Notification)*  
P.O. Box 417  
Holly Springs, MS 38635

Locke D. Barkley, Trustee *(served via ECF Notification)*  
6360 I-55 North  
Suite 140  
Jackson, MS 39211

U. S. Trustee *(served via ECF Notification)*  
501 East Court Street, Suite 6-430  
Jackson, MS 39201

I CERTIFY UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Executed on: 7/22/2021 By: /s/Daniel Ross  
(date) Daniel Ross  
Authorized Agent for Creditor



Shellpoint Mortgage Servicing  
PO Box 10826  
Greenville, SC 29603 0826  
For Inquiries: (800) 365-7107

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Final

MONROE WALLS  
IDA WALLS  
1062 BUBBA TAYLOR RD  
BYHALIA MS 38611

Analysis Date: June 30, 2021  
Loan: [REDACTED]

Property Address:  
1062 BUBBA TAYLOR RD  
BYHALIA, MS 38611

### Annual Escrow Account Disclosure Statement - Account History

The following is an overview of your escrow account with Shellpoint Mortgage Servicing. It contains the history of escrow payments made on your behalf in the prior year, and a snapshot of the anticipated disbursements for the coming year. Any potential adjustments due to increases or decreases with your escrow items may affect your monthly escrow payment. If your escrow payment increases, your monthly payment will also increase. If the escrow payment decreases, your mortgage payment will decrease.

Payment Information			Contractual	Effective Sep 05, 2021	Prior Esc Pmt	September 05, 2020	Escrow Balance Calculation	
P & I Pmt:	\$674.06	\$674.06			P & I Pmt:	\$674.06	Due Date:	October 05, 2019
Escrow Pmt:	\$0.00	\$139.03			Escrow Pmt:	\$139.27	Escrow Balance:	\$2,130.48
Other Funds Pmt:	\$0.00	\$0.00			Other Funds Pmt:	\$0.00	Anticipated Pmts to Escrow:	\$1,671.24
Asst. Pmt (-):	\$0.00	\$0.00			Asst. Pmt (-):	\$0.00	Anticipated Pmts from Escrow (-):	\$169.34
Reserve Acct Pmt:	\$0.00	\$0.00			Resrv Acct Pmt:	\$0.00		
Total Payment	\$674.06	\$813.09			Total Payment	\$813.33	Anticipated Escrow Balance:	\$3,632.38

  

Shortage/Overage Information		Effective Sep 05, 2021
Upcoming Total Annual Bills	\$1,668.32	
Required Cushion	\$278.05	
Required Starting Balance	\$712.89	
Escrow Shortage	\$0.00	
Surplus	\$2919.49	

  

<b>Cushion Calculation:</b>		Because Shellpoint Mortgage Servicing does not set your tax amounts or insurance premiums, your escrow balance contains a cushion of 278.05. A cushion is an additional amount of funds held in your escrow in order to prevent the balance from becoming overdrawn when an increase in the disbursement amount occurs. Your lowest monthly balance should not be below 278.05 or 1/6 of the anticipated payment from the account.
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This is a statement of actual activity in your escrow account from Sept 2020 to Aug 2021. Last year's anticipated activity (payments to and from your escrow account) is next to the actual activity.

Date	Payments to Escrow		Payments From Escrow		Description	Escrow Balance	
	Anticipated	Actual	Anticipated	Actual		Required	Actual
Sep 2020	139.27		84.91	84.91	* Starting Balance	713.36	(1,469.18)
Sep 2020				83.73	* Lender Placed Hazard	767.72	(1,554.09)
Oct 2020	139.27		84.91	84.91	* Lender Placed Hazard	767.72	(1,637.82)
Nov 2020	139.27		84.91		* Lender Placed Hazard	822.08	(1,722.73)
Dec 2020	139.27		652.27	652.28	* Lender Placed Hazard	876.44	(1,722.73)
Dec 2020			84.91	83.73	* County Tax	363.44	(2,375.01)
Jan 2021	139.27		84.91	83.73	* Lender Placed Hazard	278.53	(2,458.74)
Feb 2021	139.27	278.54	84.91	84.91	* Lender Placed Hazard	332.89	(2,543.65)
Mar 2021	139.27	139.27	84.91	84.91	* Lender Placed Hazard	387.25	(2,350.02)
Mar 2021				78.14	* Lender Placed Hazard	441.61	(2,288.89)
Apr 2021	139.27	139.27	84.91	84.67	* Lender Placed Hazard	441.61	(2,373.56)
May 2021	139.27	139.27	84.91	83.51	* Lender Placed Hazard	495.97	(2,317.80)
Jun 2021	139.27	139.27	84.91		* Lender Placed Hazard	550.33	(2,178.53)
Jun 2021				84.67	* Lender Placed Hazard	604.69	(2,123.93)
Jul 2021	139.27		84.91	83.51	* Lender Placed Hazard	604.69	(2,207.44)
Aug 2021	139.27		84.91		* Lender Placed Hazard	659.05	(2,207.44)
					* Lender Placed Hazard	713.41	(2,207.44)
					Anticipated Transactions	713.41	(2,207.44)
Jul 2021		P		84.67	Lender Placed Hazard		(2,292.11)
Aug 2021		1,671.24 <sup>P</sup>		84.67	Lender Placed Hazard		(705.54)
	\$1,671.24	\$2,506.86	\$1,671.19	\$1,743.22			

An asterisk (\*) indicates a difference from a previous estimate either in the date or the amount. If you want a further explanation, please call our toll-free number.

P - The letter (P) beside an amount indicates that the payment or disbursement has not yet occurred but is estimated to occur as shown.

Analysis Date:

June 30, 2021

Loan: [REDACTED]

**Annual Escrow Account Disclosure Statement - Projections for Coming Year**

This is an estimate of activity in your escrow account during the coming year based on payments anticipated to be made to and from your account

Date	Anticipated Payments		Description	Escrow Balance	
	To Escrow	From Escrow		Anticipated	Required
Sep 2021	139.03	84.67	Starting Balance	3,632.38	712.89
Oct 2021	139.03	84.67	Lender Placed Hazard	3,686.74	767.25
Nov 2021	139.03	84.67	Lender Placed Hazard	3,741.10	821.61
Dec 2021	139.03	84.67	Lender Placed Hazard	3,795.46	875.97
Dec 2021	139.03	652.28	County Tax	3,282.21	362.72
Dec 2021		84.67	Lender Placed Hazard	3,197.54	278.05
Jan 2022	139.03	84.67	Lender Placed Hazard	3,251.90	332.41
Feb 2022	139.03	84.67	Lender Placed Hazard	3,306.26	386.77
Mar 2022	139.03	84.67	Lender Placed Hazard	3,360.62	441.13
Apr 2022	139.03	84.67	Lender Placed Hazard	3,414.98	495.49
May 2022	139.03	84.67	Lender Placed Hazard	3,469.34	549.85
Jun 2022	139.03	84.67	Lender Placed Hazard	3,523.70	604.21
Jul 2022	139.03	84.67	Lender Placed Hazard	3,578.06	658.57
Aug 2022	139.03	84.67	Lender Placed Hazard	3,632.42	712.93
	<u>\$1,668.36</u>	<u>\$1,668.32</u>			

(Please keep this statement for comparison with the actual activity in your account at the end of the escrow accounting computation year)

Your ending balance from the last month of the account history (escrow balance anticipated) is 3,632.38. Your starting balance (escrow balance required) according to this analysis should be \$712.89. This means you have a surplus of 2,919.49. This surplus must be returned to you unless it is less than \$50.00, in which case we have the option of retaining in your escrow account. It and lowering your monthly payments accordingly. As the loan is delinquent, we will not be sending a check for the surplus. A check will be mailed within 30 days from the date of the analysis if your loan is current.

We anticipate the total of your coming year bills to be 1,668.32. We divide that amount by the number of payments expected during the coming year to obtain your escrow payment.

**New Escrow Payment Calculation**

Unadjusted Escrow Payment	\$139.03
Surplus Reduction:	\$0.00
Shortage Installment:	\$0.00
Rounding Adjustment Amount:	\$0.00
Escrow Payment:	<u>\$139.03</u>

If you are a customer in bankruptcy or a customer who has received a bankruptcy discharge of this debt please be advised that this notice is to advise you of the status of your mortgage loan. This notice constitutes neither a demand for payment nor a notice of personal liability to any recipient hereof, who might have received a discharge of such debt in accordance with applicable bankruptcy laws or who might be subject to the automatic stay of Section 362 of the United States Bankruptcy Code. However, it may be a notice of possible enforcement of the lien against the collateral property, which has not been discharged in your bankruptcy.

**Notice of Error or Information Request Address**

You have certain rights under Federal law related to resolving errors in the servicing of your loan and requesting information about your loan. If you want to request information about your loan or if you believe an error has occurred in the servicing of your loan and would like to submit an Error Resolution or Information Request, please write to us at the following address:

Shellpoint Mortgage Servicing  
PO Box 10826  
Greenville, SC 29603 0826